

XL CAPITAL LTD  
 Form 4  
 April 14, 2003

UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
 WASHINGTON, D.C. 20549  
 FORM 4

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

( ) Check this box if no longer subject to Section 16.  
 Form 4 or Form 5 obligations may continue. See Instructions 1(b).

1. Name and Address of Reporting Person

Brian M. O'Hara  
 c/o XL Capital Ltd

XL House

One Bermudiana Road  
 , Hamilton HM 01

2. Issuer Name and Ticker or Trading Symbol

XL Capital Ltd (XL)

3. IRS or Social Security Number of Reporting Person (Voluntary)

4. Statement for Month/Day/Year

4/14/2003

5. If Amendment, Date of Original (Month/Day/Year)

6. Relationship of Reporting Person(s) to Issuer (Check all applicable)

(X) Director ( ) 10% Owner (X) Officer (give title below) ( ) Other  
 (specify below)

President & Chief Executive Officer

7. Individual or Joint/Group Filing (Check Applicable Line)

(X) Form filed by One Reporting Person  
 ( ) Form filed by More than One Reporting Person

Table I -- Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security	2. Trans- action Date	2A. Exec- ution Date	3. Trans- action Code	4. Securities Acquired (A) or Disposed of (D)			5. Amount of Securities Beneficially Owned Following Reported Trans(s)
				Amount	A/ D	Price	
Class A Common Shares	4/14/2003		S	400	D	\$74.11	
Class A Common Shares	4/14/2003		S	7000	D	\$74.12	
Class A Common Shares	4/14/2003		S	300	D	\$74.13	
Class A Common Shares	4/14/2003		S	4300	D	\$74.14	350141
Class A Common Shares							1117
Class A Common Shares							1117

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Table II -- Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Derivative Security	2. Conversion or Exercise Price of Derivative Security	3. Transaction	3A. Deemed Execution	4. Transaction Code	5. Number of Derivative Securities Acquired (A) or Disposed of (D)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities	8. Put or Call

Explanation of Responses:  
SIGNATURE OF REPORTING PERSON  
Brian M. O'Hara